

Certificate Number: 03605-PR-CC-010875607

CERTIFICATE OF COUNSELING

I CERTIFY that on May 6, 2010, at 3:21 o'clock PM AST,

MERCEDES CHARDON TIRADO received from

Consumer Credit Counseling Service of Puerto Rico, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: May 6, 2010

By /s/HILDAIDA ORTIZ

Name HILDAIDA ORTIZ

Title COUNSELOR

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).